

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esq.  
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Attorneys for Secured Creditor:  
The Bank of New York Mellon, et al.



Order Filed on July 24, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Isidora Sheeha,

Debtor.

Case No.: 17-22068-VFP

Adv. No.:

Hearing Date: 12/6/17 @ 11:00 a.m.

Judge: Vincent F. Papalia

### ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: July 24, 2018**

  
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**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

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Debtor: Isidora Sheeha

Case No: 17-22068-VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon f/k/a The Bank of New York as Trustee for the certificateholders of the CWABS, Inc. Asset-Backed Certificates, Series 2006-22, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 125 Birch Street, Bloomfield, NJ 07003, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Steven Pertuz, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 1, 2017, Debtor is in arrears for the months of October 2017 through November 2017 for a total post-petition default of \$8,420.31 ( 1 @ \$5,177.03, 1 @ \$5,212.19, less suspense of \$1,968.91);

It is further **ORDERED, ADJUDGED and DECREED** that Debtor will begin adequate protection payments in the amount of \$3,544.04 per the Loss Mitigation Order as of December 1, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,420.31 shall be added to the affidavit of amount due and paid through the Chapter 13 plan if the loan modification is unsuccessful; and

It is further **ORDERED, ADJUDGED and DECREED** that nothing in this order shall bar Secured Creditor from collecting the full, regular monthly payment in the event the loss mitigation discussions are unsuccessful;

It is further **ORDERED, ADJUDGED and DECREED** that if loss mitigation negotiations are unsuccessful, Debtor is responsible for the difference between the adequate protection payment & the regular monthly payment for all months since the filing of the petition; and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments, adequate protection payments, or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

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Debtor: Mario Nunez

Case No: 17-17677-VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Isidora Sheeha  
Debtor

Case No. 17-22068-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db Isidora Sheeha, 125 Birch St, Bloomfield, NJ 07003-4017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-22 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee et al... rsolarz@kmlawgroup.com  
Steven D. Pertuz on behalf of Debtor Isidora Sheeha pertuzlaw@verizon.net,  
G16461@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5